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Your essential daily news | MONDAY, SEPTEMBER 26, 2016 | High 17°C/Low 12°C Rain

CARLOS OSORIO/TORSTAR NEWS SERVICE

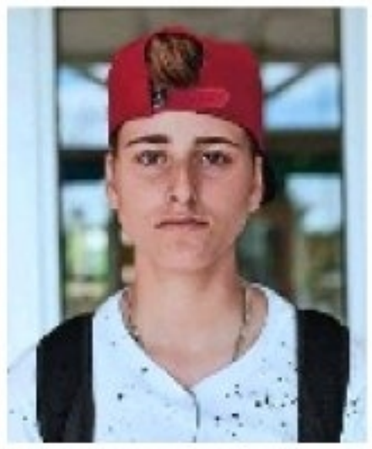
KEEP OUR KIDS SAFE

ON THE WAY TO SCHOOL

Coalition lays out toolkit to make it happen, metroNEWS

ROSEMARY WESTWOOD

McDonald's owes this teen an apology



Kenny Cooley. JEFF HARPER/METRO

What began as a good news story as devolved into a bona-fide mess around the pivotal issue of trans employment, and a Halifax McDonald's has some explaining to do.

First, Kenny Cooley made international headlines: A trans teen welcomed onto, of all things, a football team.

Cooley found "a family" in one of the most gender-normative, hyper-masculine spaces in our society. "You feel like you're a brother," he told media of his spot as wide receiver for the Halifax West High School Warriors.

Then, two days after his story hit the news, he was fired from his job at McDonald's.

Cooley told Metro News he was fired for a scheduling mix-up, and for all the media coverage he's earned. The McDonald's owner operator Bob Smith said the allegations are shocking, and "not true." The Halifax LGBTQ group the Youth Project is calling on franchise to give Cooley his job back and apologize.

That would be the obvious move. At the very least, Mr. Smith needs to explain why Cooley was let go, if it wasn't simply for being trans, and open about it. Especially when, for trans people in this country, a stable job is the kind of pivotal issue on which so much else depends.

Anyone with a passing interest in trans rights will know the well-documented employment discrimination. According to research from Trans PULSE in Ontario, the trans unemployment rate is at an incredible 20 per cent (it's 7 per cent nationally). Only 37 per cent have full-time jobs, and the median income of trans people in Ontario is a mere $15,000.

The research found stories of trans people not getting jobs because of their gender, being fired or dismissed.

It's the kind of discrimination set to be made illegal under the Liberals' Transgender Bill of Rights, introduced last spring.

But it's not only a matter of human rights -- really, human dignity. The discrimination of trans Canadians is also bad for our economy.

A 2011 UCLA study into the economic impact of trans employment discrimination found that it cost the state of Massachusetts millions of dollars a year, plus at least $3 million in additional health-care expenditures.

Of course, for Cooley, this is personal. "It kind of made me feel really bad," he told Metro of losing his job. "It's not right."

No.

And neither is the employment fate for so many other trans people in the country. But the truth is it's all too common.

TIMELINE | How Metro reached out to McDonald's Canada

Wednesday
Emailed McDonald's regarding allegations from Kenny Cooley. No response by 5 p.m.

Wednesday
Metro went to Bedford location to speak with manager in question. Another employee said she wasn't available and we were asked to leave.

Wednesday
Shortly later, a statement from franchise owner Bob Smith is released: "Shocked by these allegations as they are simply not true."

Wednesday
Metro follows up with McDonald's to confirm Kenny Cooley was in fact no longer working for them. No response.

Thursday
Metro again emails McDonald's looking for response, including whether they will apologize to Cooley. No response.

Thursday
Metro goes to Bedford location again to try and speak with manager. A different employee says she isn't there but takes our card and says someone will be in touch. No response.

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metro NEWS

Your essential daily news

Vancouver Royal-watchers come out for Will and Kate. **Canada**

Humans of Toronto by K. Omar

"I went to Goodlife and a personal trainer came up to me. He was training us for a bit and showed us new stuff. We talked after our workout, and he was giving us a speech about motivation and about being humble. He said, 'Be humble.' And that stayed with me because when I used to walk outside before that and see homeless or poor people, I would walk past them. Now, I stop and think about them. If I have some, I give the change in my pocket.

Humans of Toronto is K. Omar's social photography project aimed at photographing and talking to people in the city. Selections from her work feature weekly in Metro. See more at Humans of Toronto on Instagram.

There's something about pod people

ENVIRONMENT

Best friends are helping to recycle coffee pods in GTA

Luke Simcoe
Metro | Toronto

When best friends Evan Birmann and Eugene Ace worked at a company delivering coffee to offices across the country, they were disturbed by the sheer number of coffee pods piling up in the garbage and heading straight for the landfill.

"It's a staggering amount of waste that's created from these products," says Birmann. "Since the coffee is inside the plastic, recycling facilities aren't able to handle them."

In response the pair started GoJava, a company that picks up used Keurig and Tassimo pods and ships them to a plant near Guelph where the coffee is separated.

The plastic gets recycled into things like decks, park benches and playgrounds and the coffee becomes compost for farms.

The company has about 100 office and 200 private clients. Birmann estimates they've recycled over 100,000 pods since July 2015.

Evan Birmann, general manager of GoJava.ca collects used coffee pods and delivers orders to customers all over the GTA. EDUARDO LIMA/METRO

Billions of coffee pods are consumed each year. In North America alone, enough to wrap around the earth ten times, Birmann said.

Birmann and Ace aren't the only ones to try to tackle the pod problem.

In fall 2015, researchers at the University of Guelph developed a compostable coffee pod.

A company called Terracyle also sells boxes you can collect pods in and ship back. The company then separates the plastic from the coffee and recycles it.

Ace told Metro he's proud his company is helping fight the "new sort of eco-villain" that coffee pods have become.

"It's still kind of what lights a fire under us, that we're barely scratching the surface on this problem," he said.

"We're just trying to put a dent in this environmental problem.
Evan Birmann

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BUILT HERITAGE

Urban geographer sketching 95 important sites

Tara Deschamps
For Metro | Toronto

When it comes to Toronto's history, Daniel Rotsztain is well on his way to being a pro.

Since July, the urban geographer and illustrator has been criss-crossing Toronto on a bike to sketch all 95 city-designated heritage sites.

His adventure follows a 2015 project where he drew all 100 Toronto public libraries and two bookmobiles, eventually turning his pieces into a colouring book.

"After libraries, I was thinking that I had gone to all these parts of the city, but my appetite for exploration wasn't satiated," Rotsztain says.

People suggested tackling schools, fire halls and subway stations next, but he landed on heritage sites because he "was interested in finding histories of the city beyond those dominant narratives — the mostly dudes whose names are on the parks and city streets."

Instead, he's sketched places like Gibson House Museum, a former farm building now boxed in by North York condos, or the Queen's Wharf Lighthouse, a monument transplanted from a harbour to a small grassy strip near the Fleet Street streetcar loop in the 1920s.

Rotsztain doesn't research sites in advance, preferring instead for them to be a surprise.

However, he makes a point of trekking through neighbourhoods he has never visited so he can stumble upon hidden gems like Colborne Lodge, a humble cottage at the south end of High Park "that most people probably haven't ever seen."

On most days, he fits in drawing amongst errands and work, but can sketch as many as 10 sites in one day if they're close enough.

He's just shy of his goal of 95, but once he's visited the last few sites like St. Lawrence Market and the Goulding Massey Estate, he will release his drawings of the buildings — and some of their wallpapers — on allthehistoricsites.ca

They'll be compiled in another colouring book to be released next fall and at an exhibit he is planning for Canada's 150th anniversary celebrations.

And after all that, is Rotsztain's "appetite for exploration" satiated? Not quite.

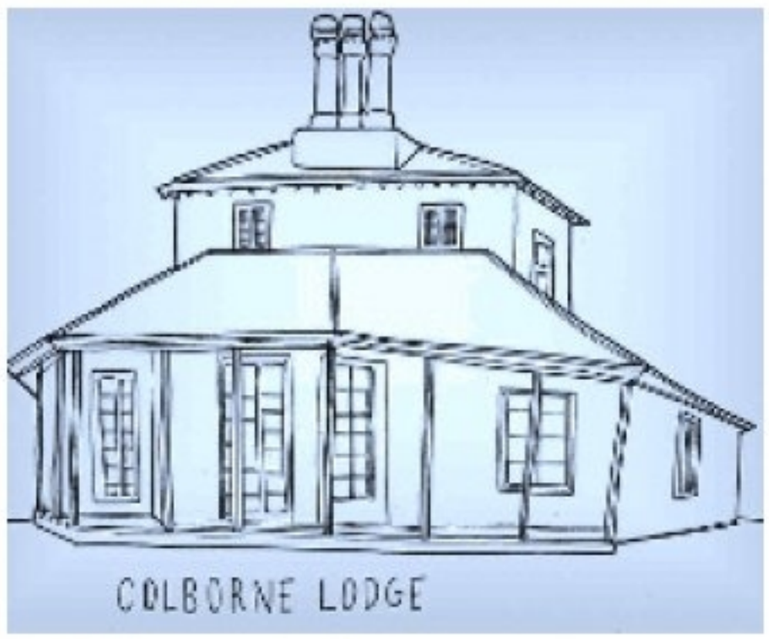
It's not official, but for his next project, he's toying with "something that explores how diverse all of Toronto is, kind of a travel guide with sketches of the landscape of pockets of the city."

VIDEO

To watch a video of Daniel Rotsztain sketching Scadding Cabin, visit metronews.ca.

Daniel Rotsztain, a self-proclaimed urban geographer has spent the last few months criss-crossing the city on a bike to sketch each of its historic sites. EDUARDO LIMA/METRO

5 Daniel Rotsztain illustrations



1 Colborne Lodge

On a visit to Colborne Lodge, a structure built and owned in the 1800s by the city's first surveyor John Howard, illustrator Daniel Rotsztain learned Howard set up his estate to allow his servants to live there after his death.

2 Casa Loma

Rotsztain says when drawing Casa Loma he got to share some of the site's history with Japanese tourists — a silver lining after having to draw the location's stables, his "toughest" illustration.

3 Queen's Wharf Lighthouse

Rotsztain says because the Queen's Wharf Lighthouse is "marooned" away from the sea it "symbolizes the city's change" and the condos nearby reveal "old and new coming together."

ALL DRAWINGS COURTESY DANIEL ROTSZTAIN

4 W.J. Morrish Store

A visit to W.J. Morrish Store, which currently houses archives and a research centre, meant Rotsztain had to trek all the way to Scarborough by bike.

5 Gibson House

Rotsztain, a cartography enthusiast, would have had a lot of interest in the work of the Gibson House Museum's original owner, a Scottish immigrant who helped map early Toronto.

Walking to school should be safe

PUBLIC SAFETY

Advocates want kids to enjoy health benefits, avoid risks

May Warren
Metro | Toronto

Nazerah Shaikh's son is only two but she's already fretting about his first day of school.

When he starts kindergarten, Shaikh wants her son to walk to school — just like she did growing up in Florida.

But like many parents in Toronto she doesn't feel it's safe.

"The cars, they're going through really fast in the neighbourhood, especially when it's time for school or after school, they're whizzing by," she said.

With parents like Shaikh in mind, a coalition of organizations led by Green Communities Canada, have developed a toolkit to make walking to school safer in the city.

Nancy Smith Lea, the director of Toronto Centre for Active Transportation (TCAT), said the resource can help parents navigate red tape at city hall and improve safety in their neighbourhoods.

"We really need to get more people walking and cycling, but we really need to make it safer at the same time," Smith Lea said.

> **The cars, they're going through really fast in the neighbourhood.**
> Nazerah Shaikh

Unfortunately, the opposite is happening in Toronto. Since June, 1,083 pedestrians and cyclists have been hit by cars, according to police – an eight per cent increase over this time last year.

As well, the number of children aged 11 to 13 walking to school has decreased 14 per cent since 1986.

"Kids being able to walk and bike to school can really help them to establish active habits throughout their lives and we've been seeing a real reduction in the number of kids who walk to school," said Smith Lea.

The guide is already available on TCAT's website and will be distributed through the Toronto District School Board, as well as presented at the Board of Health's Sept. 30 meeting.

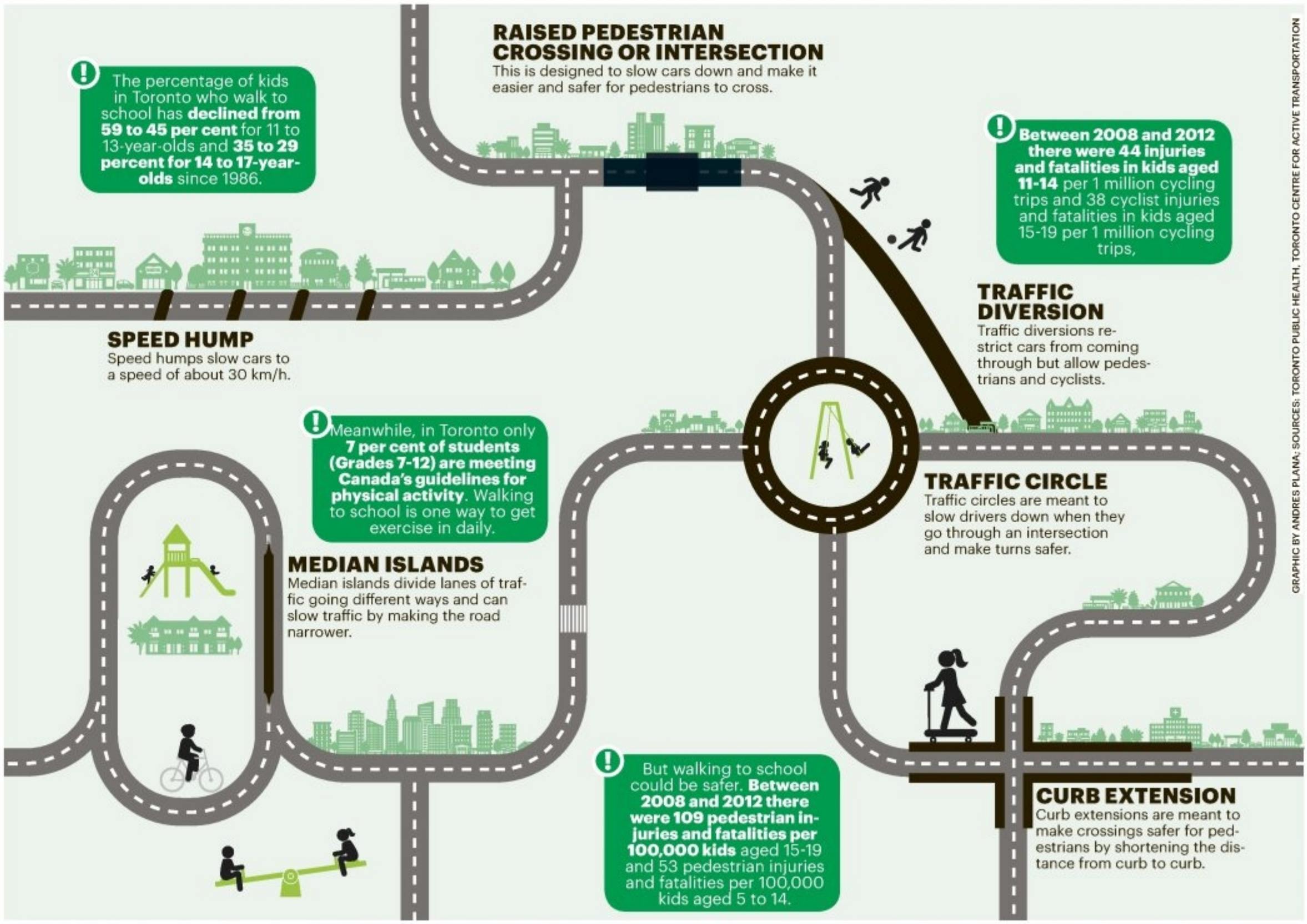
Shaikh, who was consulted on the report, has already met with her city councillor to discuss making her North York neighbourhood safer for kids, through measures like bike lanes and better lighting.

As a parent and also the Ward 13 representative for the TDSB's parent involvement advisory committee, she found the toolkit helpful.

"We have to kind of advocate for our kids, and as parents we didn't really know how to do that."

The Toronto Centre for Active Transportation has created a resource kit to help parents improve road safety so their kids can walk to school.
TORSTAR NEWS SERVICE

SAFER STREETS There are many ways to make streets safer for kids. Check out a few that are featured in a new resource for parents


The percentage of kids in Toronto who walk to school has **declined from 59 to 45 per cent** for 11 to 13-year-olds and **35 to 29 percent for 14 to 17-year-olds** since 1986.
RAISED PEDESTRIAN CROSSING OR INTERSECTION
This is designed to slow cars down and make it easier and safer for pedestrians to cross.
Between 2008 and 2012 there were 44 injuries and fatalities in kids aged 11-14 per 1 million cycling trips and 38 cyclist injuries and fatalities in kids aged 15-19 per 1 million cycling trips,
SPEED HUMP
Speed humps slow cars to a speed of about 30 km/h.
TRAFFIC DIVERSION
Traffic diversions restrict cars from coming through but allow pedestrians and cyclists.
Meanwhile, in Toronto only **7 per cent of students (Grades 7-12) are meeting Canada's guidelines for physical activity**. Walking to school is one way to get exercise in daily.
TRAFFIC CIRCLE
Traffic circles are meant to slow drivers down when they go through an intersection and make turns safer.
MEDIAN ISLANDS
Median islands divide lanes of traffic going different ways and can slow traffic by making the road narrower.
But walking to school could be safer. **Between 2008 and 2012 there were 109 pedestrian injuries and fatalities per 100,000 kids** aged 15-19 and 53 pedestrian injuries and fatalities per 100,000 kids aged 5 to 14.
CURB EXTENSION
Curb extensions are meant to make crossings safer for pedestrians by shortening the distance from curb to curb.
GRAPHIC BY ANDRES PLANA; SOURCES: TORONTO PUBLIC HEALTH, TORONTO CENTRE FOR ACTIVE TRANSPORTATION

Many Presto readers failing, TTC admits

TRANSIT

Five to six per cent of devices — or more — out of service

The TTC's Presto problems are more widespread than previously thought.

The transit agency has stated publicly that fewer than 1 per cent of its new Presto fare card readers are out of service at any given time. But an audit the TTC conducted last week revealed that at least five to six per cent of the devices on its streetcar fleet aren't working, and the real number could be higher. According to TTC chief customer officer Chris Upfold, it's difficult to know how many devices are misfiring, because the cellular system that is supposed to automatically detect when they malfunction isn't working properly.

"Frankly, it might be higher (than five to six per cent). I wouldn't be surprised if it was," Upfold said.

Because the automatic detection system isn't always reliable, the TTC had workers check the readers in person last week, and plans to test readers on buses as well. According to Upfold, it's not clear what's wrong with the devices, which allow customers to pay their fare by tapping a prepaid card. But he said it's probably a software problem.

Upfold described the rate of glitches as "frustrating" but said the TTC expected some hiccups as it implemented the new system.

He stressed that these are still early days for the fare-card program.

TTC has been rolling out Presto across its network bit by bit, starting with its streetcars, all of which have had readers since the end of last year.

TORSTAR NEWS SERVICE

TTC has been rolling out Presto across its network bit by bit, starting with its streetcars. TORSTAR NEWS SERVICE FILE

RIDESHARING

Report looking at 'microtransit' idea

The TTC is thinking about getting into the ride-sharing business.

A report going before the transit commission's board next Wednesday recommends that the agency look into launching a pilot project of an "on-demand ride-sharing service concept" as a potential complement to the public transit system.

The report asserts that private "microtransit" companies are able to serve "niche populations" more effectively than a large-scale public transit operator, and could be used to connect people in "hard-to-serve" areas to the TTC.

"In low demand areas, such as industrial employment areas with shift workers, it is sometimes not cost-effective for mass transit to serve this demand," the report states.

"Microtransit services would be able to serve these areas much more efficiently. This would expand transportation options for these low density areas."

Deputy Mayor Denzil Minnan-Wong, who put forward a motion at a January meeting of the TTC board asking for the report, said an on-demand microtransit agency that uses larger vehicles such as vans might be able to serve low-density neighbourhoods better than the TTC, particularly during off-peak hours.

In addition to recommending a study of a pilot project, the report weighs how the TTC could be affected by ride-sharing services, which city council legalized in May after a protracted and contentious debate, and despite fierce push-back from the taxi industry.

Potential benefits include carrying people for the "first mile" and "last mile" of their transit trips, encouraging a shift away from private automobile use, and increasing safety for passengers uncomfortable with walking long distances to and from a transit stop.

But there are also downsides.

The report notes that wide-scale use of ride-sharing vehicles could increase traffic congestion, which would slow down TTC bus and streetcar routes, especially downtown.

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HEADLINE

COFFEE

Finding Fairtrade

Discovering coffee that truly leaves a better taste in everyone's mouth

Fairtrade. It's a term we've become almost too familiar with as North American consumers, and perhaps nowhere is it more ubiquitous than in the world of coffee. But what exactly is Fairtrade, and what is the difference between Fair Trade and Fairtrade?

Fair Trade [two words] is a general term, generally referring to fairness in trade. "Fairtrade [one word] is an ethical certification system which aims to promote more equality and sustainability in the farming sector through the use of a set of standards," says Jose Abad-Puelles, coffee manager at Fairtrade Canada, our arm of Fairtrade International. The organization, which celebrates its 20 year anniversary in 2017, works with more than 1.6 million farmers and workers worldwide, including over 800,000 coffee producers in 30 countries.

"The Fairtrade standards are designed to address the imbalance of power in trading relationships, unstable markets and the injustices of conventional trade. As an independent certification body, Fairtrade tells the consumer that when you're purchasing a product with a Fairtrade mark, you know it's not just a company saying they're doing good, they're actually doing good."

"When you purchase a product – in this case, coffee – with the Fairtrade trademark you support small farmers in the global south as they work to improve their lives in their community," says Abad-Puelles. "Each time you see the Fairtrade mark it means that the product has been produced by small-farmer organizations that meet Fairtrade social, economic and environmental standards."

Understandably, a key concern for the organization is the environment. "GMO's [genetically modified organisms] are not allowed in Fairtrade farms. The use of genetically modified seed in Fairtrade farms is prohibited, potentially dangerous pesticides are banned and we have very strict rules for any chemicals we do allow," says Abad-Puelles. "And when a Fairtrade farm is certified they are required to prove that they will use the water in a sustainable way and that they will protect for it."

So how is coffee production held accountable? Every actor of the whole Fairtrade supply chain is audited, beginning in the grow-op. The small farmer organization is certified and audited by FLOCERT, the third party entity established in 2003 to independently certify Fairtrade products around the world.

Adelino Roberto from UNIPCAFEM, Minas Gerais, Brazil, removes leaves from harvested coffee. Image courtesy of Fairtrade International ©

Once initially FLOCERT-certified, the organization will undergo post-production audits, both planned and unannounced. "Audits check that there are no children working there, there is no discrimination against women, or there are no unauthorized chemical used, among other criteria," says Abad-Puelles.

The coffee bean is still very much in focus after it leaves the farms. The importer, who is required to be a certified trader, will be audited as well – at this stage by Fairtrade Canada. This ensures, among other things, that they are paying the right fair price and premiums to the farmers.

Next month read how Fairtrade coffee makes its journey to Canada, and right to your cup.

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‡ Offer available on retail leases of new 2016 Mazda3 GS (D4SK66AA00) with a lease APR of 0.49% and 104 bi-weekly **payments of $94 for 48 months, the total lease obligation is $11,302, including down payment (or equivalent trade-in) of** $1,495. As shown, Offered Pricing for new 2016 Mazda3 GT (D4TL67AA00) with a lease APR of 0.49% and 104 bi-weekly payments of $137 for 48 months, the total lease obligation is $15,749, including down payment (or equivalent trade-in) of $1,495. Lease payments include freight and P.D.E. of $1,695, $10 OMVIC fee (all models), $23.75 Tire Stewardship fee (all models), and $100 Air Conditioning charge (where applicable), PPSA of $75.28 and first monthly payment are due at lease inception. **20,000 km per year mileage allowance applies; if exceeded, additional 8¢ per km applies. Offers exclude HST.** Offered leasing available to retail customers only.

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Bizarre tale of the Bearded Bandit

COURT

Alleged murderer served time for bank robberies

A Facebook photo of accused crossbow murderer Brett Ryan. Ryan faces three first degree murder charges for the deaths of his family members. FACEBOOK

The old man was moving at a glacial pace, shuffling and limping through the front doors of a standalone TD bank on a busy stretch of Kingston Road in Scarborough.

Despite the late June heat, he wore a dark jacket over his plaid shirt, a Gilligan-style bucket hat covering his head.

In his hand was a black attaché case containing a note.

"Stay calm. Have gun. Withdraw $4,000, large bills. No, no games. 60 seconds. Go."

Outside the bank, undercover Toronto police readied for a holdup by a criminal equally gifted in robbery and disguise.

For eight months, Brett Ryan had stymied police while collecting a total of $28,000 in a rash of bank robberies across the GTA, thanks to his elaborate — and, as it turned out, professional — costuming.

Moments before, officers had watched as Ryan climbed into his Ford vehicle a youthful 28-year-old. He drove to the bank, then emerged from his vehicle an old man, having donned what had become his trademark accessory: a high-quality fake grey beard.

Once inside the bank, however, Ryan abruptly changed course. He did not approach the till, did not silently slide his holdup note towards the teller, as had been his practice.

Instead, he stood inside the bank for a few moments, then, still aping the gait of an old man, walked right back out the doors and into police custody.

Ryan's sudden change of heart at the end of that chain of bank robberies was just one mysterious dimension of a case that, for investigators, prosecutors and an Ontario court judge, was unlike any other.

Transcripts from the January 2009 court proceedings in the so-called Bearded Bandit case detail how both court staff and Ryan's friends and family were blindsided by his behaviour.

Last month, seven years later, Ryan would be accused of strangling his mother and slaying two brothers in a bizarre triple homicide possibly involving crossbow bolts. Just as those close to Ryan are now questioning how he could be charged with murdering his family just days before his Montreal bachelor party and three weeks before his wedding, relatives and friends had struggled in 2009 to reconcile the Ryan they knew with a prolific bank robber.

"The offences … were a shock to the people who know Mr. Ryan," Cynthia Fromstein, Ryan's lawyer, told a Scarborough court on Jan. 26, 2009, the day Ryan pleaded guilty to 16 charges in connection with his robberies.

His crimes were entirely out of character, according to friends and family, who knew him as a bright university student, a kind and generous young person who volunteered at Sick Kids, Fromstein said.

According to a summary of the facts provided in court, Ryan's robbery spree began at 11 a.m. on Oct. 20, 2007, when he held up a CIBC bank on Old Kingston Road. His inaugural disguise was a hooded sweatshirt, with white hospital bandages covering his face and his arm in a sling.

> **You're a lucky man, Mr. Ryan, you have a family behind you.**
> Justice Paul Robertson

Over the next three months, five more banks were robbed in a similar manner. The robber was a lone, limping man who disguised his face, initially with bandages, then with a beard. He typically got away with approximately $2,000 each time.

Toronto police officers investigating the separate robberies were able to link them through fingerprints and holdup notes. Except for small variations, the notes were virtually identical: clipped demands for a few thousand dollars in 60 seconds, and terse instructions: "Stay calm." "No games."

But while they knew it was a serial robber, police did not have a suspect. With little else to go on, investigators set up surveillance at a selection of banks along the 401, hoping to catch the bandit in action. At its height, the operation saw between 20 to 25 police officers stationed outside various banks.

The surveillance was called off when the Bearded Bandit hit up a west-end bank that hadn't been on police radar.

Then came evidence that investigators were on the right track. On June 9, 2008, police followed Ryan as he cased a handful of banks in the Toronto area — slowly driving by, then briefly entering and looking around, among them the TD branch on the busy stretch of Kingston Road.

It was the same bank that, 11 days later, Ryan had shuffled into in disguise, only to abandon the robbery once inside.

What caused Ryan to lose his nerve later became the subject of debate. Police suggested that, upon entering the bank, Ryan noticed some construction out front and worried it would threaten his getaway. For his spree of bank robberies, Ryan faced a possible 15 years in jail.

Though he initially believed a 10-year jail sentence was appropriate, Justice Paul Robertson accepted a joint submission of three years and nine months in jail. In his parting words, Robertson expressed hope that Ryan could move beyond his crimes, because he wouldn't have to do it alone.

"You're a lucky man, Mr. Ryan, you have a family behind you. I think that family will stick with you."

Ryan, now represented by lawyer John Rosen, made a brief court appearance Friday on the three first-degree murder charges. He is due back in court Oct. 14.

TORSTAR NEWS SERVICE

Requests to alter Greenbelt flood in

ENVIRONMENT

Activists worry about compromising protected area

The province is considering more than 600 applications to remove land from the official Greenbelt, prompting worries from environmentalists that parts of the protected area might be opened for development.

A spokesperson for the Ministry of Municipal Affairs said in an emailed statement that any changes to the Greenbelt would be "minor." The government has received these "site-specific requests" over the past 10 years, and is now assessing them as part of an ongoing review of the Greenbelt Plan, which was created in 2005.

Tim Gray, executive director of Environmental Defence, said he's been told several times that the province has no intention of compromising the 1.8-million acre Greenbelt area, which was established to protect wild areas and farmland against the encroachment of suburban sprawl. Even so, he said, removing any land from the Greenbelt could legitimize calls for development in the protected corridor around the Greater Toronto and Hamilton Area.

"The whole point of creating the Greenbelt was not allowing incursions into it," Gray said.

David Donnelly, an environmental lawyer in Toronto, said he believes the glut of applications is simply a sign that developers are trying to rezone tracts of Greenbelt land in hopes that they become available during the review process. TORSTAR NEWS SERVICE

The Greenbelt was set up to protect wild areas and farmland from suburban sprawl. COURTESY FRIENDS OF THE GREENBELT FOUNDATION

NEIGHBOURHOODS

Mapping 'front line of gentrification'

Luke Simcoe
Metro | Toronto

When you hear the word "gentrification," which Toronto neighbourhoods come to mind?

Is it Bloor West Village, where roti shops are being transformed into coffee shops? Maybe it's Riverdale, where millennial families are flocking in search of affordable homes.

Whichever place you picture, the folks at Dutch urban design blog Pop-Up City want to know.

The group is crowdsourcing a map of where the "front line of gentrification" is in Toronto. The final results will be showcased at this month's FORMS Festival.

Editor Jeroen Beekmans and his colleagues previously mapped gentrification in Amsterdam's north end, where once working class communities were becoming more diverse, more commercial — and more expensive.

"We thought about how we can illustrate gentrification in a fresh new way, and we thought it would be interesting to think of it like a battlefield, an ongoing war between old and new in the city," he said.

Now, they've set their sights on Toronto. By visiting popupcity.net, people can draw lines on a map of the city showing where they believe gentrification is happening.

Beekmans said the survey can show both the reality — and the perception — of gentrification in Toronto.

"It's mostly measured in terms of real estate prices … but gentrification is also something that happens in people's minds," he said.

Getting a better understanding of gentrification can help cities maximize the positives — more amenities, reduced crime and increased employment — while avoiding the pitfalls, including unaffordable housing or the displacement of lower-income residents, Beekmans says.

"If it's happening anyway, we need to predict it and derive benefits from it."

MEANING

What does gentrification really mean?

- British sociologist Ruth Glass first coined the term "gentrification" in the 1960s to describe how middle-class people moved into various London neighbourhoods and pushed out lower, working class people.
- However, the word is also used as a synonym for urban renewal, where older urban areas become popular destinations, seeing an influx of residents, commercial activity and economic development.

IN BRIEF

Jobs vow not kept: Groups

An agreement to hire locally for constructing the Eglinton Crosstown was expected to create jobs for disadvantaged communities. But more than a year after the consortium building the LRT agreed to put forward a plan, labour and community organizations say it has yet to deliver. The Toronto Community Benefits Network says Crosslinx has yet to release any clear targets. TORSTAR NEWS SERVICE

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West goes wild for Royals

Will and Kate continue charming B.C. after touching down in Vancouver

The Duke and Duchess of Cambridge continued to charm Canadians on the second day of their visit to British Columbia and Yukon on Sunday.

The couple, without Prince George and Princess Charlotte, left Victoria on a float plane and arrived at Vancouver's Jack Poole Plaza, where several hundred royal fans gave them a noisy welcome.

British Columbia Premier Christy Clark, Vancouver Mayor Gregor Robertson and representatives of First Nations greeted them on the wharf.

The royal couple were dressed semi-formally for their visit to Vancouver, with William wearing a blazer and tie. Kate was wearing a red-and-white patterned dress by the late British designer Alexander McQueen, with her hair down, red shoes and a red purse.

The pair walked down a pathway through the crowd shaking hands and taking flowers, as well-wishers frantically snapped photos on their iPhones and cameras.

Prince William and Justin Trudeau admire a drum the prince was given.

Will greeted one side of the crowd while Kate spoke on the other. Both spent time talking with people and appeared to be trying to shake hands with everyone they could. As the pair finally got into a vehicle and left in a motorcade, there were cheers and cries of "Kate! Kate!"

Prince William told thousands at the legislature shortly after their arrival Saturday that he and Kate want to meet as many Canadians, from as many walks of life, as possible during their visit.

The couple's first stop was to the city's gritty Downtown Eastside, where they met several mothers and their children who are part of a unique program for women with children or who are pregnant and also have drug and alcohol addictions.

A small crowd gathered outside the outreach centre in hopes of seeing or even speaking with the duke and duchess.

Tamara Gardner, from the Vancouver suburb of Maple Ridge, brought along her 15-year-old daughter, Victoria, for the visit.

The pair held a bright neon sign with a picture of the Queen, taken at Windsor Castle on Easter Sunday.

"It's very exciting," Gardner said. "And it's special to see them with my daughter."

THE CANADIAN PRESS

ALL PHOTOS JONATHAN HAYWARD/THE CANADIAN PRESS

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Military cannot track sex assault convictions

ARMED FORCES

Uncertainty remains despite success fighting misconduct

While senior military commanders point to an increased number of criminal investigations as proof their fight against sexual misconduct is working, military justice officials admit they don't know how many service members are ever actually convicted.

This week, defence chief Gen. Jonathan Vance told a Senate committee that there had been a 22 per cent increase in the number of alleged sexual offences reported to military police between January and June.

But the deputy commander of military police, Lt.-Col. Brian Frei, says he doesn't know how many of those who are eventually charged end up being found guilty.

The problem, Frei says, is that the majority of cases end up in civilian courts, which makes them difficult to track.

Frei says it's one of a number of statistical deficiencies that the military justice system is working to address as the Canadian Armed Forces tries to eliminate sexual misconduct in its ranks.

Defence Chief Gen. Jonathan Vance told a Senate committee last week that military police are on track to see a 22 per cent increase in the number of reported sexual offences from the previous year.

"About half of these are old cases," Vance said. "This demonstrates to me that at least some of these victims now believe, perhaps for the first time, that we will hear them and take action."

Criminology expert Holly Johnson says such information is essential for instilling confidence in victims that their cases will be properly addressed and so military police learn from their mistakes.

THE CANADIAN PRESS

Defence Chief Gen. Jonathan Vance speaks during a news conference In Ottawa on Aug. 30. FRED CHARTRAND/THE CANADIAN PRESS

LOS ANGELES

Tributes to man found dead in star's home

An actor found dead at the Los Angeles home rented by television personality George Stroumboulopoulos is being remembered by friends and family as a free spirit who loved the outdoors and always had a smile on his face.

John Struthers, who went to high school with Richard Hong in Montreal, described his friend as "the type of guy it was tough not to like."

"He was just a good spirit and he always had a good attitude — smiling and fun-loving," he said.

Struthers said Hong grew up in Montreal before moving to Los Angeles to pursue an acting career. In high school, Hong was involved in sports and played on the basketball team, he said.

When they were last in touch about five years ago, Struthers said Hong had turned to surfing and was pursuing acting, but was otherwise "just the same."

"He was a positive spirit for everyone around him," he said. "For such a good person to be taken so early is really incredible."

Hong's sister also posted a short message on Facebook saying her brother would "forever be missed."

"He had such a sweet, pure & free loving spirit," Virginia Hong wrote. "He was too young to be taken so soon."

THE CANADIAN PRESS

LIBYA

Canadian kidnapped

Ottawa has confirmed that a Canadian is among three people taken hostage in Libya earlier this week.

In a statement Sunday, Global Affairs spokesman Michael O'Shaughnessy says the Canadian government is "diligently pursuing all appropriate channels to obtain more information about this troubling incident." He said the government will not comment further or release any information that may compromise efforts to secure the hostages' release. THE CANADIAN PRESS

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A huuuge showdown

U.S. ELECTION

Hillary and the Donald to finally go head-to-head in war of words

Hillary Clinton and Donald Trump will have their first head-to-head debate Monday. THE ASSOCIATED PRESS

Donald Trump. Hillary Clinton. Yelling at each other, for once, instead of about each other.

The presidential debate on Monday is the first one-on-one showdown between two unpopular candidates who have tried to make the election about the abject terribleness of the other. With a record television audience expected, it offers each of them a critical opportunity to repair a tarnished image and reshape a close race.

Here's what you need to know:

THE BASICS: Time: 9 p.m. to 10:30 p.m. Location: Hofstra University, Hempstead, N.Y.

THE FORMAT: Six 15-minute segments on topics chosen by moderator Lester Holt, two from each of the vague categories he announced last week: "America's Direction," "Achieving Prosperity" and "Securing America." Holt will begin each segment with a question. Both candidates will get two minutes to respond. Then they'll get a chance to respond to each other.

THE CONTEXT: Clinton's once-large national lead has shrunken to two points over the last three weeks amid broad concerns over her honesty and, to a lesser extent, her health. She leads in enough swing states to give her a victory, but now just barely, and she is underperforming with millennials. Trump's problems are numerous: a majority of the electorate thinks he lacks the knowledge and temperament to be president, non-white people overwhelmingly see him as a racist, and he, too, is widely seen as dishonest.

HOW THEY PREPARED: Like you'd expect them to: Clinton exhaustively, Trump sporadically.

FIVE PHRASES YOU WILL PROBABLY HEAR FROM TRUMP: "Believe me," "Tremendous," "We don't win anymore," "I will fix it," "What do you have to lose?"

FIVE PHRASES YOU WILL PROBABLY HEAR FROM CLINTON: "Tax returns," "economy that works for all," "rise together," "dangerous," "Ronald Reagan."

TORSTAR NEWS SERVICE

U.S. ELECTION

How to watch the presidential debate

May Warren
Metro | Toronto

Don't let a lack of cable stop you from getting a piece of the American election action.

Whether you're planning a drinking game every time Trump says "make America great again," or just want to be up on whatever gaffe turns into the funniest meme of the night, Metro's got you covered.

The first of the three U.S. presidential debates takes place at Hofstra University in Hempstead, N.Y. at 9 p.m. sharp Monday evening.

Here are four ways to watch it in Toronto:

The Madison (14 Madison Ave.)

Billed as an occasion to "troll Trump" the event is organized by the University-Rosedale NDP, and may not be the best place for fans of the Republican nominee.

Doors open at 8 p.m.

Paupers Pub (539 Bloor St. West)

Democrats Abroad is hosting a viewing for $5 a head. Doors open at 7 p.m.

Board member Ed Ungar says the event is specifically targeted at Americans, who can vote through an absentee ballot from VoteFromAbroad.org — but Canadians are also welcome. Ungar promises some debate bingo, tied to candidate catchphrases.

The Longest Yard (3313 Bloor St. West)

The restaurant has long been a spot for watching debates and elections. Call ahead for reservations, as it may get busy.

The Rex's Den (1265 Military Trail)

Join the University of Toronto Scarborough's political science student association at this student-run gastro pub.

It's a free event and some light snacks will be provided.

Twitter/Facebook/YouTube

If you'd prefer to stay at home in your pyjamas and yell at the candidates in the privacy of your own home, these three social media sites will be streaming the debate for free.

All you need is an Internet connection.

YESTERDAY'S ANSWERS

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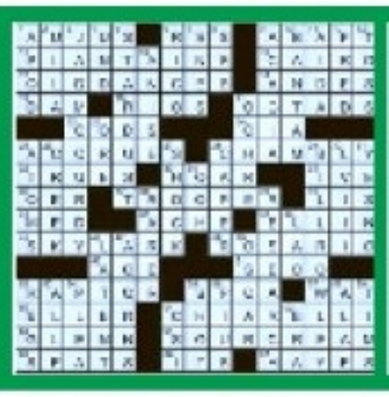

3	6	5	7	1	4	9	2	8
2	4	9	8	3	5	1	6	7
7	1	8	9	6	2	4	3	5
6	8	4	5	2	9	7	1	3
9	2	1	6	7	3	5	8	4
5	3	7	1	4	8	6	9	2
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Unprecedented violence

SYRIA

Emergency meeting at UN as Aleppo attacks go on

At least 26 civilians were killed in fresh government airstrikes on the contested city of Aleppo, Syrian activists said Sunday, as the United Nations Security Council convened an emergency meeting on the spiraling violence in Syria.

At the start of that meeting the UN's top envoy to Syria accused the government of unleashing "unprecedented military violence" against civilians in Aleppo.

Staffan de Mistura said Syria's declaration of a military offensive to retake rebel-held eastern Aleppo has led to one of the worst weeks of the 5 1/2-year war with dozens of airstrikes against residential areas and buildings causing scores of civilian deaths.

He said the offensive targeting civilians with sophisticated weapons including incendiary devices may amount to war crimes.

Medical workers and local officials reported airstrikes on neighbourhoods throughout Aleppo's rebel-held eastern districts as an announced government offensive entered its fourth day.

The Britain-based Syrian Observatory for Human Rights reported 26 civilians had been killed by 7:30 p.m. and said it expects the toll to rise.

Ibrahim Alhaj of the Syrian Civil Defence search and rescue outfit said hospitals and rescuers have documented the deaths of 43 people so far.

Hospitals are overwhelmed with casualties and medical workers are expecting many of the wounded to die from a lack of treatment, according to Mohammad Zein Khandaqani, a member of the Medical Council, which oversees medical affairs in the city's opposition quarters.

"I've never seen so many people dying in once place," he said from a hospital in the city. "It's terrifying today. In less than one hour the Russian planes have killed more than 50 people and injured more than 200."

The Observatory, which relies on a network of contacts inside Syria, said earlier in the day that 213 civilians have been killed by airstrikes and shelling on opposition areas in and around Aleppo since a U.S.-Russian brokered cease-fire collapsed Monday evening.

De Mistura, at the Security Council meeting, warned that if the Syrian government is intent on taking Aleppo, it is going to be "a grinding" a street-by-street fight where all the infrastructure in the city will be destroyed, but it won't lead to victory.

"A so-called military solution is impossible, including in Aleppo," he stressed.

On the sidelines of the meeting, UN. Secretary-General Ban Ki-moon urged the Security Council to force a halt to the hostilities in Aleppo, and he condemned Russia and the Syrian government's alleged use of bunker busting bombs, which are designed to penetrate underground facilities.

THE ASSOCIATED PRESS

Syrians inspect damaged buildings after airstrikes hit in Aleppo, Syria, on Saturday. SYRIAN CIVIL DEFENSE WHITE HELMETS VIA AP

CHARLOTTE

Video does not clarify events in man's death

Newly released police video of a black man's fatal shooting hasn't settled questions about whether he threatened police with a gun before he was killed.

Nightly protests have taken place in the shaken city of Charlotte, N.C., since Keith Lamont Scott's death on Tuesday..

Police maintain Scott had a gun, though residents have said he was unarmed. It's not apparent in the video if he's holding anything shortly before he was shot. The dramatic video released by Charlotte police shows officers with guns drawn surrounding the man just before the shooting.

In the dashboard camera video released Saturday night, Scott could be seen slowly backing away from his SUV with his hands down. Four shots are heard in quick succession, and he crumples to the ground mortally wounded.

After the police vehicle dashboard camera and police body-cam videos were released, a fifth day of protests against Scott's fatal shooting was largely peaceful. THE ASSOCIATED PRESS

WASHINGTON STATE

Shooting suspect had troubled past

The 20-year-old man suspected of killing five people with a rifle at a Macy's makeup counter had a string of run-ins with the law in recent years, including charges he assaulted his stepfather, and was described by a neighbour as so "creepy, rude and obnoxious" that she kept a Taser by her front door.

As investigators tried to piece together information on Arcan Cetin, who was arrested Saturday evening after a nearly 24-hour manhunt, a picture emerged of a troubled young man. Court records show more than a half-dozen criminal cases in Island County alone since 2013.

Authorities said the gunman in the attack at the Cascade Mall in Burlington opened fire in the department store's cosmetics department Friday night, killing a man and four females ranging from a teenager to a senior citizen. The killer then fled.

Cetin said nothing and appeared "zombie-like" when taken into custody outside his apartment complex some 30 miles away in Oak Harbor by a sheriff's officer who recognized him as the suspect in the rampage, authorities said.

Cetin immigrated to the U.S. from Turkey and is a legal permanent resident, officials said.

As the surrounding area absorbed news of the arrest, critical questions remained, including the gunman's motive. The FBI said early Saturday that there was no indication the shooting was terrorism, but local authorities said later they were ruling nothing out.

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PACIFIC NORTHWEST

Clock ticking down on B.C. gas project

Time is running out for the federal government to decide on whether to approve the Pacific NorthWest LNG project, which could open the way for one of the largest infrastructure investments in Canadian history.

The legislated deadline for a decision on the Petronas-led, $36-billion liquefied natural gas project on British Columbia's north coast is Oct. 2, following numerous delays in the review process including a three-month extension earlier this year.

The project has drawn intense scrutiny, both for the carbon emissions it would cause, and for the potential impact the $11.4-billion export terminal on Lelu Island, south of Prince Rupert, B.C., would have on the fertile wild salmon habitat.

The Canadian Environmental Assessment Agency released a draft environmental report in February that found the project would not result in serious harm to fish habitat. However, its report also stated carbon dioxide emissions totalling 5.3-million tonnes a year from the LNG facility, and another 6.5-million to 8.7-million tonnes from collection and transportation of the natural gas, would pose a significant ecological threat.

Since then, the CEAA has been working to produce a final report with attached conditions, taking into account information provided by Petronas and over 34,000 comments from the public on the draft report, CEAA spokeswoman Karen Fish said in an email.

Once a final report is complete, it will be up to federal cabinet ministers to decide whether the project will cause significant adverse environmental effects, and if it does, whether those effects are justified. Fish said the government of Canada intends to make a final decision within the legislated time frame of Oct. 2, though because that falls on a Sunday, the deadline is actually pushed to Oct. 3.

THE CANADIAN PRESS

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Charles Lambert, president and CEO of Wealth One Canada, in the first and only retail branch in Canada. Wealth One hopes to cater to Chinese Canadians. CHRIS SO/TORSTAR NEWS SERVICE

New banks carve niche

BANKING

Three entrants usher in era of competition in financial sector

The Office of the Superintendent of Financial Institutions (OSFI) has approved three new Schedule I banks since Jan. 1 — raising the number of domestic banks in this country to 30.

At the end of last year there were 27 Schedule I banks, the same number as in 2011.

The new wave of banking entrants is empowered by technology, post-financial crash confidence and opportunities for niche players in a new era of competition — and possible instability — in the financial services space.

Exchange Bank of Canada announced last Monday its virtual doors were open for business, while New Brunswick's Caisse Populaire Acadienne (now called Uni) and Wealth One were given the go-ahead in July.

Wealth One, which received orders to carry on business in July, is a digital-focused bank that caters to the Chinese-Canadian community. It was founded by a group of Chinese entrepreneurs who discussed the opportunity for such a financial institution given the country's large Chinese demographic.

CEO Charles Lambert left his job at Scotiabank for the opportunity to start up a new financial institution — the first domestic bank in Canada owned by Chinese-Canadian immigrants.

Lambert believes that by providing culturally aligned services to one of Canada's largest and fastest growing immigrant populations, Wealth One will be able to carve out a niche that will lure some customers away from the big banks.

The bank will exist mainly online, but will also have offices in Toronto and Vancouver and a retail location in Markham, Ont. It filed its application in 2012.

"Becoming a bank is a very, very long process," Lambert said.

TORSTAR NEWS SERVICE

IN BRIEF

T-shirt violates copyright law, Montreal designer told

Montreal designer Pier-Luk Bouthillier says he received a notice on Sept. 13 informing him that a tourist T-shirt he makes featuring drawings of various Montreal landmarks is in violation of Canada's copyright laws. The notice, sent out by SODRAC, the society that represents authors, composers, music publishers and artists in Canada, demanded he stop producing the T-shirts, which include images of the stadium.

THE CANADIAN PRESS

metro VIEWS
Your essential daily news
Monday, September 26, 2016

URBAN ETIQUETTE ELLEN VANSTONE

THE LIGHTNING ROUND

It's time to scour the mailbag and address some of the little questions that didn't become full-fledged columns

We get a lot of letters here at Urban Etiquette, most of which we try to use eventually. But a few queries go by the wayside, some because they're off topic ("should I get a cat?"), or the answer is obvious and doesn't warrant a full column ("is it rude to swear at people?"), or the question itself is too obscene to print (nope, sorry, we are not quoting from those letters now, or ever).

This week, in the interest of changing things up a bit, and offering fresh reminders about old issues, we decided to try a lightning round.

Is it OK to sit in the front seat of a taxi?

No. That's the driver's private domain, where you must not go without permission (e.g., when you're trying to squeeze in an extra person who won't fit in the back). While we're on the subject, when you're driving, always offer the front seat to the adults, and let kids and teens sit in the back seat.

Can I raid the fridge when babysitting?

If you're a teenager being paid less than minimum wage, help yourself to anything that is open, plentiful, non-alcoholic, and not likely to be missed. In return, make sure you leave the kitchen spotless. If you're a professional sitter, don't eat or drink anything unless you're also making it for the kids, or it's just a cuppa.

Nobody wants to come back and feel like their home has been raided by locusts.

Can I raid the fridge when housesitting?

If the rules aren't laid out at the beginning, be discreet about what you eat. Eat up the perishables, then buy your own food. Nobody wants to come back and feel like their home has been raided by locusts.

Is it OK to take the last drop of milk for my coffee, or should I always leave a drop for the next person?

Take the last drop and dispense with the carton. It's not helping anyone to leave a single useless drop, especially if your ulterior motive is to avoid having to rinse out the container, put it into the recycling bin, and procure a new carton of milk.

What do I do if I forget someone's name in the middle of introducing them to someone else?

There is nothing to be done but apologize and admit it. The next step is to train every single person you know to follow this simple rule: When you are being introduced to someone, never wait for the person who's introducing you to come up with both of your names. Instead, leap in and say: "Hi! Nice to meet you! My name is [your name here]! What's your name?"

Is there ever a reason to open someone else's mail without permission?

No. Okay, I've done this. He left his email open on my computer! I could say that what I found (cold, hard evidence proving his many crimes) justified the snooping. I could argue he left it open because he wanted to be caught. Either way, I was wrong. Reading someone's private correspondence is an unforgivable breach of both etiquette and ethics. Also, let's face it, you don't need anything to prove your relationship is in trouble if you're already sneakily hacking into your partner's devices. I assure you, it's in trouble.

Need advice? Email Ellen:
scene@metronews.ca

Minority groups can fight their own battles, thanks

Emma Teitel

With former prime minister Stephen Harper out of the picture, it appears Canadians are so thirsty for big bad guys we have begun importing villains, like beer, from across the border.

I am referring, of course, to Donald Trump, the tawny tyrant to the south whose run for the White House has polarized not only his own nation, but in a rather annoying turn of events, ours too.

Recently at Mount Royal University in Calgary, a female student castigated a male student for wearing to school, a red and white, Donald Trump campaign hat that reads "Make America Great Again."

Not only did she castigate him, she demanded he remove the hat, while her equally incensed, anti-Trump peers egged her on.

Eventually, one of her friends, a lanky, exasperated-looking guy, actually snatched the hat from atop the Trump supporter's head and withheld it from him.

It's easy to understand why a Donald Trump hat or any piece of Trump merchandise would make a fair-minded person mad. But I part company with the aggrieved Mount Royal student and those in her camp. Because for one thing, Trump's ascension is not set in stone. He is not yet guilty of the sins he seems so eager to commit. And for another thing, a Trump hat, while a poor fashion choice (even if worn ironically, a la Prince Harry in a Nazi uniform) is not a Swastika. Not even close.

The notion then that it should be banned from university campuses is, in the end, absurd. That some university students think otherwise is depressing.

Not a week goes by, it seems, without news of some offended co-ed wanting to ban something or rather, and a conservative media outlet proclaiming: "It's the end of free speech as we know it!"

But what we don't discuss often enough, and what we ought to, is the reality that so often, the offended party doesn't speak out on behalf of his or her own slighted kind, but on behalf of some other marginalized group. In the words of the white, anti-Trump student at Mount Royal University, who provided a statement to the CBC this week: "I have diverse friends (culturally and sexually) who would drop a class if the person wearing the hat was in the room with them, because they would feel unsafe."

This is an example of what I've begun to call sympathy colonialism: the mission of white (and often heterosexual) liberals to take offence on behalf of marginalized groups — and to protest what they perceive as offensive with even greater zeal than the marginalized group itself.

Sympathy colonialism has very good intentions: allies, especially zealous ones, are necessary for social change. But the notion, upheld by some on the campus far-left, that oppressed people are so downtrodden that they cannot speak up on their own behalf, and so fragile that free speech itself poses a threat to their safety, is not only spurious; it's insulting.

Marginalized people are marginalized, not helpless.

Emma Teitel is a national columnist for the Toronto Star.

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U.K. police arrest man in hacking of Pippa Middleton's phone

NEW BOOK

Author argues homes aren't only way to build wealth

Genna Buck
Metro | Toronto

As a landlord, as a renter, and as an analyst at CIBC, Alex Avery has observed a culture, Canada-wide, of what he calls "cult-like" devotion to home ownership and a resulting epidemic of bad real estate advice.

His new book, The Wealthy Renter, encourages young would-be buyers to stop and think about what they could be doing with their money instead. He spoke to Metro about why renting has gained such a bad rap.

'Nothing appreciates like a house' is a huge misconception

Alex Avery, author of The Wealthy Renter

Renting isn't all bad

What convinced you to write this book?
Home ownership is so broadly promoted that renting has become a four-letter word. A lot of young Canadians are feeling a lot of pressure to buy into home ownership, at the same time as house prices have been rising, debt levels are high and interest rates are low. It's a very tough time to understand the housing market.

What should people think about when they're deciding whether to buy a home?
It's really important to understand the total cost of home ownership. The mortgage is just a small fraction. When looking at how much the value of their home has gone up, homeowners tend not to factor in the cost of renovations, maintenance and the interest they paid on a mortgage.

They simply say, "This is what I started with, this is what I ended with." If they had put that into a different investment, they may have done better.

If I'm a renter, where should I put my money? I know nothing appreciates like a house, but ...
"Nothing appreciates like a house" is a huge misconception. House prices have actually massively lagged the TSX composite (Canadian stock market index) over the last 25 years. In fact, you would have delivered almost triple the amount of money buying into the TSX as you would have buying into the Canadian housing market.

Home ownership comes with a forced savings program in the form of a mortgage. Renters need to replicate that through some other means. And many of those alternatives offer prospects for better returns than housing. It can be as simple as an automatic transfer into an investment account.

Many renters don't have much, or any, money to put aside at the end of the month. Does your advice apply to them?
I think that it applies to all Canadians, and one of the really negative things about housing is that it's not a scalable investment. You can't just buy $10,000 of a house. In Toronto, you have to buy $500,000 or $800,000 or a million dollars. In an exchange-traded fund or a mutual fund, you can do it a hundred dollars at a time.

Why do people want to own homes so badly? It's more than just a financial thing, it's a status thing.
It's a huge marketing campaign, by the real estate industry and by friends and family who may not understand other investments, and feel they've made a good choice by buying a home. The government of Canada is also a huge promoter of home ownership, and the reasons they do it are very good. But there isn't one prescription for everyone.

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Do you just invest in brands you know?

FINANCE

Old adage can limit your stock strategy say experts

It's something financial planner Mark Coutts sees from time to time.

Clients come into his Toronto office and tell him they want to invest in a company's stock based solely on its brand-name recognition.

Often, it's an investment strategy he cautions against.

"Just because you own an iPhone doesn't necessarily mean that Apple is the right stock for you. Just because you get a coffee every morning at Tim Hortons doesn't mean that's the right investment for you," said Coutts, an adviser at Sun Life Financial.

"It means you understand the product, but do you understand all the other factors you would normally consider when making any investment decision: the strength of the management, their competitive advantage, the maturity of the industry, the economic factors that impact that sector. Those are all factors you should bake into the equation."

The idea of investing in what you know has been touted by many, including legendary investor Warren Buffett.

The reasoning behind it is that people have a better grasp on what they're investing in if they understand the products or services of the company.

While owning a piece of large, well-known companies may be attractive to many, one of the risks investors can run into is missing out on the potential for faster or bigger growth if they only stick to the tried-and-true brands. With Apple, for instance, investors may want to buy the company's shares because they see the huge lineups out the door every time it launches a new product.

But getting in on the company now may be expensive, and there may be more growth opportunities if investors looks at smaller firms that may have a connection to Apple, such as its chip maker.

Coutts says buying into big, brand-name stocks also doesn't guarantee perpetuity, such as the cases of Bombardier and the now bankrupt Canadian tech firm Nortel Networks, which both saw their shares plummet.

But on the flip side, HollisWealth senior adviser Allan Small says that although investors may be drawn to new, emerging startups because they have more potential to grow — their longevity and returns are also not guaranteed. "You have to be really careful. Just because a young company has promise and potential doesn't mean it will shoot up and continue to go on forever," he said.

An Apple customer illuminates himself at the iPhone 7 launch. Financial planner Mark Coutts says clients often want to invest in a company's stock solely based on brand-name recognition. GONZALO ARROYO MORENO/GETTY IMAGES

"Sometimes owning a company like that makes sense if you're an investor who can handle the risks associated with it. But for those who want steady and slow because they believe that's what wins the race — these bigger names may fit the bill."

Small says investors need to evaluate their risk tolerance, time horizon and goals with any investment strategy.

Avoiding home bias is another consideration, adds portfolio manager Adrian Mastracci.

For instance, some investors only want to invest in Canadian stocks and don't even consider American or international stocks.

Instead, he suggests diversification as a better guideline to follow for sound investment plans.

"That's the better approach as opposed to loading up on a particular stock because you think it's big," Mastracci said.

THE CANADIAN PRESS

Gail Vaz Oxlade's Money Matters column will return next week.

ENTREPRENEUR

Food writer starts cinnamon bun biz

Shinan Govani
For Torstar News Service

Amy Rosen is literally putting her money where her mouth is. The longtime food writer and seer is gunning to open a space devoted exclusively to cinnamon buns in October at 825 College St.

The Toronto tastemaker (literally) was the original arbiter of the influential, nationwide enRoute Best New Restaurants list, oversaw the food section of two other national magazines, and is one who's been on the hustings long enough to nab a James Beard nomination for food writing. Now she's volunteered to put herself in the critical fray.

She rhymes off the ingredients of her delicacies: bourbon-based vanilla, free-run eggs, milk and cream from Harmony Organic.

"All I'm selling is the perfect embodiment of what people expect from a cinnamon bun," she told me. "If people don't want to eat them, that's fine."

Being a 40-something freelance writer, and having spent so much of her life jet-setting for work, the idea of a bricks-and-mortar bakery is "literally grounding."

And it echoes her heritage. Turns out that Rosen's paternal grandfather (whom she never met) once sold cinnamon buns off the back of a truck in Kensington Market.

Her business came together pretty fast. It was last spring that Rosen casually slipped me the news about her plans. She hunted for just the right space. She hired two eager beavers from the culinary program at George Brown. She wooed a designer for the space. She experimented on her buns, making ample mental Post-It-notes.

"I started to call up my chef-friends, and other people… and then I needed someone to say no," she philosophizes.

No one said no, so she said yes.

Rosen isn't giving up her other vocation.

She plans to continue scribbling about food, and in fact, October is also the deadline she's got looming for Toronto Eats, a cookbook project she has on the go derived from chefs in The 6 (a sequel to her 2014 book, Toronto Cooks). Busy girl!

Still in the market for love, Rosen has a fantasy of a man coming into her place to buy a bun, and BOOM. "Why not?" she asks.

She's putting a new glaze on life.

Award-winning food writer Amy Rosen is starting a cinnamon bun company. COURTESY ROBERTO CARUSO

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Running the world's toughest races

ULTRAMARATHONS

Bloody toes and blisters don't scare these athletes

Ultramarathoner Paul Borlinha's next challenge is a 400-kilometre race through the Gobi Desert. He's pictured at the canyon water crossing in Chile's Atacama Desert when he ran the race a couple of years ago, and more recently training in High Park. CONTRIBUTED

Imagine traversing through a canyon of waist-deep water at an altitude of more than 3,000 metres. Imagine doing it for five kilometres, knowing it's a mere fraction of the distance you'll need to cover over the next six days in the driest place in the world. And, you've yet to arrive at the most punishing terrain.

The next day, if you're like Paul Borlinha, your feet are blistered. Your pack is heavy. You're briskly moving along broccoli-like rock formations. And there's a 40-kilometre stretch ahead of you before you reach the base camp.

At the end of the day, you'll be hydrated, you'll have a tent to protect you while you sleep and you'll get medical attention, if needed. The rest is up to you. As you rest, you'll reflect on the sand dunes, salt flats and gravel that lie ahead.

This is a sample of what you'll encounter if you dare to sign up for a 250-kilometre, seven-day race through Chile's Atacama Desert, with little more than a 20-litre backpack carrying only the essentials.

This desert run is a niche variation of what's known as an ultramarathon, a race category that includes any distance beyond 50 kilometres.

A few days from now Borlinha will do it all over again, but with the bar raised. The 52-year-old, a race veteran who's finished nine ultramarathons and five Ironman competitions to date, will attempt to conquer a mind-boggling 400-kilometre course in the Gobi Desert.

If that sounds daunting, it is, Borlinha contends, but the training at times can be gruelling, too. It's a test of endurance and also a test of will. Yet, there's something within that compels him to constantly seek new challenges — what he says drives him the most.

"It's about a real deep focus," he said at a coffee shop in Toronto's High Park. He occasionally trains in the area.

"You stop thinking almost. You're numb. In some cases, it's good. You don't feel the pain as much."

"The reality comes back when you start to feel the pain and it snaps you out of autopilot."

The 4 Deserts Race Series, which stages the Atacama Crossing, puts runners through the test on four continents, in some of the world's most extreme conditions: the Atacama Desert, Sahara Desert, Gobi Desert and the Antarctic. To date, after the inaugural Gobi March in 2003, more than 7,000 people have participated in nearly 50 competitions.

As one of 200-odd competitors enlisted in each race, there are moments when Borlinha — who in 2014 became only the third person to do all four in the series, as well as a Roving Race that annually changes locations, all in one year — said he had no choice but to confront pain.

"At the end of the fourth day, I had to drill some holes right down through my nails" to release the pressure, he said, which forced blood to explode "like a little geyser."

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JOHANNA SCHNELLER WHAT I'M WATCHING

Stars get political with ad

THE SHOW: "Save the Day" video
THE MOMENT: The real superheroes

One by one against a white background, celebrities implore Americans to register and vote. "The only way we can prove that your vote counts," Robert Downey, Jr. says, "is to have a lot of famous people . . ."

". . . Lots and lots of famous people," James Franco chimes in.

"A s— ton of famous people," Julianne Moore says, "repeating how important it is."

Taran Killam: "You only get this many famous people if the issue really matters . . ."

". . . Like a disease," says Scarlett Johansson.

"Or a racist, abusive coward who could permanently damage the fabric of our society," says Don Cheadle.

Yow.

Writer/director Joss Whedon has put one million of his own dollars into a Super PAC for Hillary Clinton, and has assembled actors from his film Avengers: Age of Ultron and his TV show Agents of S.H.I.E.L.D. to make a series of videos leading up to U.S. election day, Nov. 8.

This first one is a media-savvy blend of tongue-in-cheek, self-reflexive moments — "Sometimes a not-famous person will be mixed in with the famous ones to drive the message home with their unpolished sincerity," say two not-famous people; the celebs "surprise" Mark Ruffalo by claiming he'll appear naked in his next film if people vote — mixed with impassioned stings, such as Cheadle's.

Scarlett Johansson joins Avengers co-stars in a Joss Whedon-funded video encouraging Americans to vote. LIZ BEDDALL/ METRO

Though neither Clinton nor Donald Trump is mentioned by name, the villain here is clear. "Help protect this country from fear and ignorance," says Bradley Whitford.

The superheroes aren't wearing their capes, but they sure are flexing their star power.

The video can be seen at savetheday.vote.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

YOU CAN DO THIS EVENT PLANNING

A job that allows for creativity

WHY I LIKE MY JOB

Eddie Suliman, Wedding & Event Planner/Owner of Mystical Weddings & Eddie Suliman Events

Back in 2010, I was working with an airline carrier that closed its doors unexpectedly. I was suddenly faced with a decision: I could either apply for a job at another airline or start my own business. After doing some research on what it would take to become a wedding planner (I had always been fascinated by weddings), I chose the latter option.

Within one year I obtained formal certification from the Wedding Planners Institute of Canada (WPIC) and started to build a professional website, design a company logo and promote my brand. Five years later, I've had the pleasure of coordinating an array of events including political fundraisers, award shows, grand openings, product launches, weddings and birthday parties.

I definitely feel more in my element after transitioning to a career in event planning. I enjoy taking advantage of my creativity while coming up with fun event themes and helping my clients to save time, stretch their budgets and cut out any needless costs. Above all, my job allows me to build long-lasting friendships with all of my clients — they love that I treat every event as if it were my own.

THE BASICS: Event Planner

$44,015

Median annual salary for an experienced professional. Event managers and directors can earn up to **$61,800** per year.

+9%

Projected rate of job growth over the next eight years.

Data for this feature was provided by payscale.com, trade-schools.net, ontariocolleges.ca and onetonline.org.

HOW TO START

Event planning and management programs are typically offered by colleges or online-learning institutions. Alternatively, a diploma in hospitality management or travel and tourism may also prove beneficial since most courses in these disciplines focus on accounting and budgeting, event marketing and sponsorship, contract negotiation, guest services and volunteer management.

WHERE YOU CAN GO

Whether celebrating a major milestone, facilitating a weekend conference, or putting together a week-long festival, there are endless opportunities. Although the wedding industry tends to be the most popular avenue, professionals may also seek employment with large corporations, non-profit groups, political organizations, post-secondary institutions or hotels and resorts. Others may launch their own business. In this industry, reputation is everything — client reviews could make or break a career.

NEXT CAREER STEP

Aspiring event managers or directors may benefit from pursuing industry-recognized certifications or memberships with the Canadian Society of Professional Event Planners (CanSPEP) and Canadian Special Events Society (CSES). Newcomers to the industry can gain more experience by volunteering for municipal events, networking with experienced planners and keeping current with industry trends.

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OSLT FLAP

metro SPORTS

Winnipeg's Jonathan Toews is now 45-1-1 with Team Canada since 2006 after Saturday's 5-3 win over Russia in the World Cup semifinal

MLB BLUE JAYS MATCH YANKS' 9TH-INNING RALLY

The Blue Jays celebrate their 4-3 victory over the Yankees on Sunday at Rogers Centre. Toronto fought off a ninth-inning New York comeback with one of its own, which was capped by Edwin Encarnacion, right, who drove in the winning run with a bases-loaded single. The Blue Jays (86-69) have won five of their last six games.

RICHARD LAUTENS/ TORSTAR NEWS SERVICE

4 BLUE JAYS **3** YANKEES

Baseball loses one of its 'great young stars'

MLB

Miami's Cuban ace Fernandez dies in boat accident

Jose Fernandez escaped from Cuba by boat on his fourth try as a teenager, and when his mother fell into the Yucatan Channel during the journey, he jumped in and pulled her out.

Fernandez's heroic backstory made his death early Sunday that much more heart-wrenching. The charismatic Miami Marlins ace was killed in a boating accident at age 24.

Fernandez and two other people died when their 32-foot vessel slammed into a jetty off Miami Beach, authorities said.

The capsized boat was found shortly after 3 a.m.

"All I can do is scream in disbelief," said Hall of Famer Tony Perez, a Marlins executive from Cuba. "Jose won the love of all. I feel as if I had lost a son."

Major League Baseball released a statement saying it was "stunned and devastated."

"He was one of our game's great young stars who made a dramatic impact on and off the field since his debut in 2013," commissioner Rob Manfred said.

Jose Fernandez GETTY IMAGES

"Our thoughts and prayers are with his family, the Miami Marlins organization and all of the people he touched in his life."

Fernandez was on a vessel that hit a jetty near a harbour entrance, said Lorenzo Veloz of the Florida Fish and Wildlife Conservation Commission. The overturned boat remained in the water for several hours, its engines partially submerged as its nose pointed skyward, as debris from the crash was scattered over some of the large jagged rocks.

The names of the other two individuals were withheld pending notification of relatives.

Fernandez died from trauma and not drowning, Veloz said.

The boat was owned by a friend of Fernandez.

Last week Fernandez posted a photo of his girlfriend sporting a "baby bump" on his Instagram page, announcing that the couple was expecting its first child.

"I'm so glad you came into my life," Fernandez wrote in that post. "I'm ready for where this journey is gonna take us together." THE ASSOCIATED PRESS

CFL

Stampeders mourn loss of DB Hicks

Mathew Silver
For Metro | Calgary

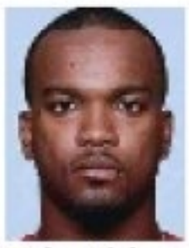
The Calgary Stampeders are mourning the loss of one of their own.

Mylan Hicks, 23, was shot and killed outside of Calgary's Marquee Beer Market early Sunday morning.

Joshua Bell, a 31-year-old Stampeders veteran said he left the nightclub before the shooting occurred.

"We lost family today," Bell said. "Everybody doesn't react the same but we lost family today, we're hurting."

Police responded to a report of gunshots at about 2:30 am, and transported Hicks to hospital in life-threatening condition. He later died as a result of his injuries.



Mylan Hicks THE ASSOCIATED PRESS

Three suspects have been taken into custody and an autopsy is expected to be completed on Monday.

Hicks was a member of the practice squad, and signed with the Stampeders in May.

"It's a terrible tragedy," said team president and general manager John Hufnagel. "Our thoughts and prayers go out to Mylan's family."

WORLD CUP OF HOCKEY

Europe sets up faceoff with Canada

Despite being an assortment of eight different countries, Team Europe's chemistry at the World Cup of Hockey hasn't been an issue.

That was on display Sunday afternoon when Tomas Tatar took a cross-ice pass from Mats Zuccarello and scored the winner in overtime as Europe beat Sweden 3-2 in the tournament's second semifinal.

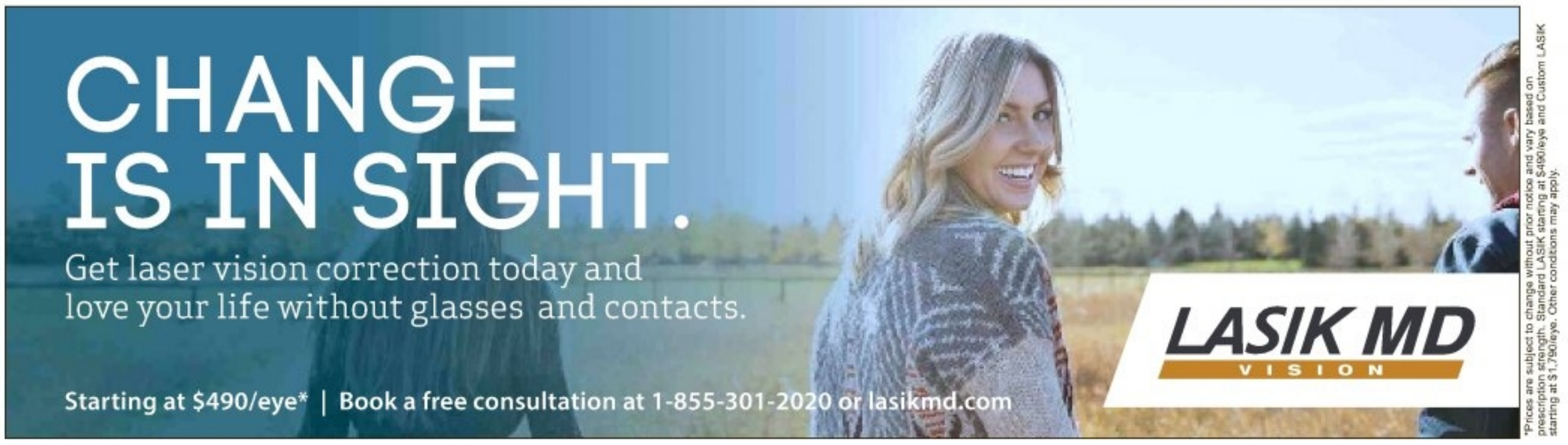
"I don't think anyone wants us here in the tournament and now we're in the final," said Zuccarello. "I think it's something we're really proud of and it's fun to be here."

SUNDAY In Toronto

3 EUROPE **2** SWEDEN

Tatar's second goal of the game came 3:43 into extra time and set up a meeting with Canada in the final, which starts Tuesday night. The Canadians advanced after a 5-3 victory over Russia on Saturday night.

THE CANADIAN PRESS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‘King’ Palmer passes on

Arnold Palmer at the Lucky International Open in San Francisco in January 1962. THE ASSOCIATED PRESS FILE

MODERN ATHLETE

Golf great won hearts, minds and many, many trophies

Arnold Palmer brought a country-club sport to the masses with a hard-charging style, charisma and a commoner’s touch. At ease with both presidents and the golfing public, and on a first-name basis with both, “The King,” died Sunday in Pittsburgh. He was 87.

Alastair Johnson, CEO of Arnold Palmer Enterprises, confirmed that Palmer died Sunday afternoon of complications from heart problems.

Palmer ranked among the most important figures in golf history, and it went well beyond his seven major championships and 62 PGA Tour wins. His good looks, devilish grin and go-for-broke manner made the sport appealing to one and all.

Palmer at the Masters in April GETTY IMAGES

Beyond his golf, Palmer was a pioneer in sports marketing, paving the way for scores of other athletes to reap in millions from endorsements. Some four decades after his last PGA Tour win, he ranked among the highest-earners in golf.

THE ASSOCIATED PRESS

IN BRIEF

Remarkable rally nets Rory $11.5M in one day

Rory McIlroy holed two shots on the 16th hole at East Lake that made him a most unlikely FedEx Cup champion on Sunday.

Three shots behind with three holes to play at the Tour Championship, McIlroy holed a pitching wedge from 137 yards for eagle that gave him the spark he needed to close with a six-under 64 and join a three-way playoff with the FedEx Cup title riding on the outcome.

McIlroy picked up $11.53 million in one day — the $10 million FedEx Cup bonus and $1.53 million for the Tour Championship.

THE ASSOCIATED PRESS

McCoy leads Bills to win

LeSean McCoy scored twice and safety Aaron Williams returned a botched field-goal snap 53 yards for a touchdown in leading the Buffalo Bills to a 33-18 win over the Arizona Cardinals on Sunday. THE ASSOCIATED PRESS

TFC in playoffs after draw

Toronto FC has made securing first place in the Eastern Conference more difficult than it needs to be after their second straight slow start at home.

Justin Morrow’s goal in the 70th minute salvaged a point for TFC as it picked up a 1-1 draw with the Philadelphia Union on Saturday night in MLS. THE CANADIAN PRESS

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RECIPE Carrot & Chickpea Stew

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

Fill your home with the amazing fragrance of this Moroccan-inspired veggie stew.

Ready in 1 hour 5 minutes
Prep time: 5 minutes
Cook time: 1 hour
Serves 6

Ingredients
- 1 medium onion, chopped
- 3 garlic cloves, minced
- 1 Tbsp minced ginger
- Tbsp olive oil
- 3 cups carrots, chopped in 1/4 inch rounds
- 1/2 tsp turmeric
- 3/4 tsp cinnamon
- 1 tsp chili powder
- 1 red pepper chopped
- 1/2 zucchini chopped
- 6 or 8 mushrooms chopped
- 2 cups of canned chickpeas, drained
- 1 cup chicken or vegetable stock

Directions

1. Sauté the onion, garlic and ginger in the olive oil until they're soft but not browned.
2. Add the carrots and the spices and a splash of stock to stop it from sticking.
3. Cook for 10 to 15 minutes, stirring occasionally.
4. Add the other vegetables and sauté for a couple of minutes.
5. Add the drained chickpeas and stock and simmer for an hour, stirring regularly.
6. Add salt and pepper to taste. Serve with a dollop of plain yogurt and some fresh cilantro.

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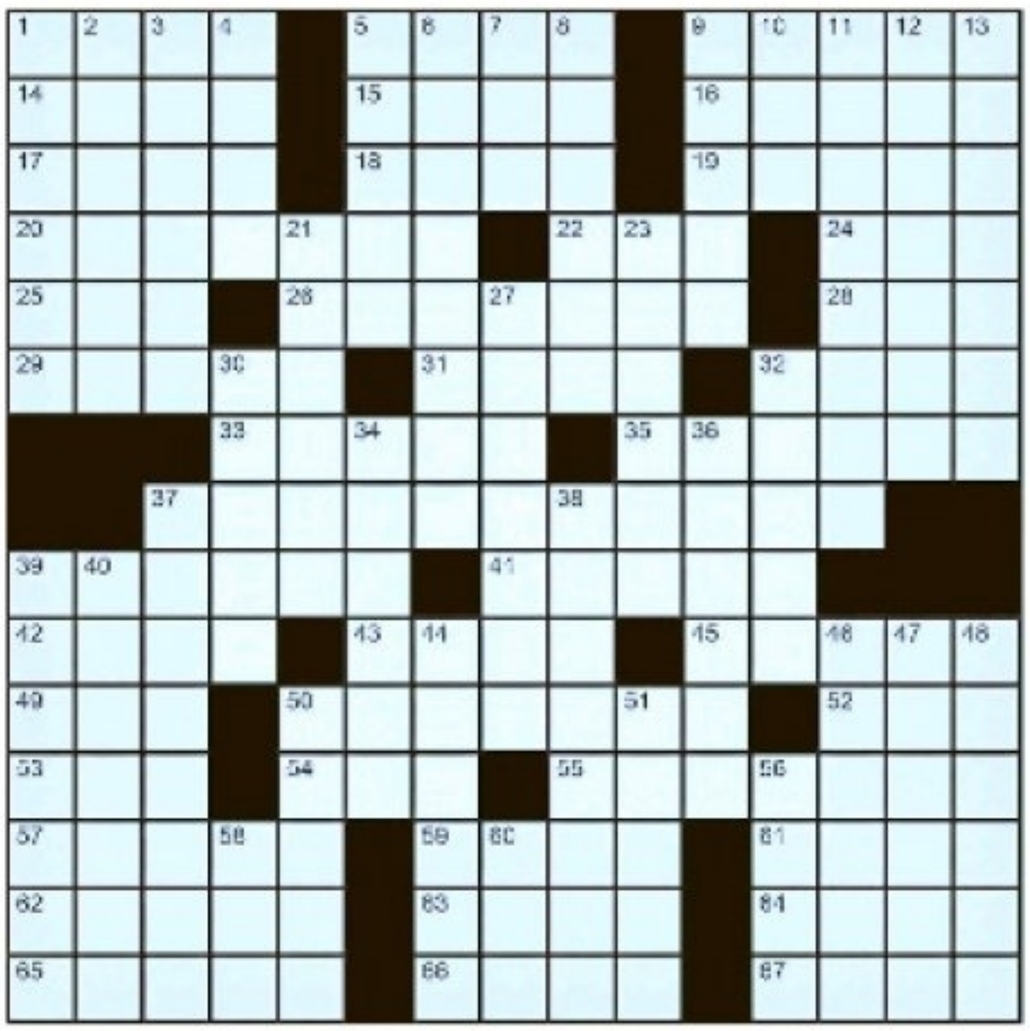
CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. Grind grub
5. Unruly crowds
9. Ring
14. Libertine
15. Help with the bank robbery
16. Old alphabetic symbols
17. Bygone time
18. Tropical destination
19. Emergence
20. Light aircraft
22. Fond du __, Wisconsin
24. __-game show
25. Dance style
26. Predictors in the past
28. Pres. Eisenhower
29. Will, posh-style
31. Overcook
32. Small weight
33. Theatre lane
35. Shoelace tips
37. Prince William and Kate are currently on a what of Canada?: 3 wds.
39. Combed-for-fossils sedimentary layers
41. Kitchen gadget
42. Fires
43. In that case
45. Proclamation
49. In the style of: 2 mots
50. Non-verbally say "Oh, I couldn't even bear that!"
52. Greek alphabet's 19th letter
53. Zodiac animal
54. 'Ideal' suffix
55. Whistle-holding cord
57. Expanse-related
59. Tel __, Israel
61. Choir voice
62. Lettered/numbered balls game
63. 2009 Kate Hudson movie musical
64. Docking spot
65. Stuffs with foodstuffs
66. Droops
67. Back talk

DOWN
1. Horror movie haunts
2. "Whoopee!"
3. Galilean moon of Jupiter
4. Do a boo-hoo-hoo
5. "Finding Vivian __" (2013)
6. __ course
7. "The Fresh Prince of __-Air"
8. Stanley's wife in "A Streetcar Named Desire" (1951)
9. Comfy shoes brand
10. Sweetie
11. Motivator
12. Kalahari Desert animal
13. Reverences
21. John Belushi's character in "The Blues Brothers" (1980), '__' Jake Blues
23. Refresh the lawn
27. Said that word photographers say to say, say
30. Ms. Turner's
32. Pasted
34. Scythe tracks
36. Regulate
37. Decoration
38. __ wood
39. Sacred beetles of ancient Egypt
40. Greek Myth: Winged sandals worn by ancient messenger Hermes
44. People
46. Roma's realm
47. __ du jour (Montreal 'menus')
48. Henry VIII, and kin
50. Country towers
51. Roof rim things
56. Puppy protestations!
58. Stone __
60. Through

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
It's Monday — but it's a playful Monday for your sign. Accept invitations to party. Focus on creative activities, sports, the arts and romantic diversions. Stir up some fun!

Taurus April 21 - May 21
Focus on home, family and your private life today. In fact, a conversation with a parent or a female relative could be important for both of you. Go with the flow.

Gemini May 22 - June 21
A short trip and a chance to talk to siblings and relatives probably are on the menu for you today. This is a fast-paced, busy day full of errands and little tasks.

Cancer June 22 - July 23
Money and cash flow are on your mind today. Perhaps this is because you are redecorating at home and possibly exploring future real-estate opportunities.

Leo July 24 - Aug. 23
Because the Moon is in your sign today, why not ask the universe for a favor? For two days every month, the Moon is in your sign making you a little luckier than all the other signs.

Virgo Aug. 24 - Sept. 23
Work alone or behind the scenes today. Keep a low profile. It's just that kind of day.

Libra Sept. 24 - Oct. 23
Interactions with a female friend will be important today. You might want to share your hopes and dreams for the future to get others' feedback.

Scorpio Oct. 24 - Nov. 22
A discussion with a female authority figure (boss or parent) will be significant today. At the very least, listen to what is said. (You never know where you will next hear some wise advice.)

Sagittarius Nov. 23 - Dec. 21
Travel will appeal to you today, because you want to broaden your horizons. Make an effort to learn something new. Go someplace you've never been before.

Capricorn Dec. 22 - Jan. 20
Address issues related to inheritances and shared property today so that you are caught up with red-tape details. Don't let this stuff fall behind.

Aquarius Jan. 21 - Feb. 19
Conversations with partners and close friends will be significant today. Be prepared to agree and go along with what's being proposed.

Pisces
Feb. 20 - March 20
Do something to feel better organized today. Set aside 10 or 15 minutes to tidy up your scene or get rid of something you no longer need. Streamline your space!

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

8	7					1		
1			9		6			
					2			4
	4					7	5	
				9				
	5	7					1	
7			2					
			3		9			6
		6					4	7

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